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CERTIFICATES, MLMI SERIES 2006-AF1

IN THE MATTER OF:

Tracy L. Doran

DEBTOR(S),

**IN THE UNITED STATES BANKRUPTCY
COURT FOR THE DISTRICT OF NEW
JERSEY**

CHAPTER 7
CASE NO. 23-13890 SLM

**STATEMENT AS TO WHY NO BRIEF IS
NECESSARY IN ACCORDANCE WITH
“LOCAL RULES OF BANKRUPTCY
PRACTICE” RULE 3(C)**

The within Notice of Motion requests relief from the automatic stay on the grounds, as set forth on the accompanying Certification, that the debtor(s) has failed to maintain their monthly mortgage payments to the Secured Creditor.

As the facts the secured creditor relies upon, as set forth on the accompanying certification, and the basis for relief from the automatic stay, do not present complicated questions of fact or unique questions of law, it is hereby submitted that no brief is necessary in the Court's consideration of the within Motion.

/s/Brian C. Nicholas

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